UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF MISSISSIPPI SOUTHERN DIVISION

THOMAS D. MAGRUDER and VIRGINIA CARRINGTON MAGRUDER PLAINTIFFS

V. CIVIL ACTION NO.1:07CV564 LTS-RHW

AMICA MUTUAL INSURANCE COMPANY

DEFENDANT

MEMORANDUM OPINION AND ORDER ON CERTAIN MOTIONS IN LIMINE

____The Court has before it the following motions:

- 1. Plaintiffs' motion [221] *in limine* to exclude evidence relating to a grant provided by the Mississippi Development Authority.
- 2. Plaintiffs' motion [220] in limine to exclude any reference to any possible effect a verdict against the defendant may have on insurance premium rates.
- 3. Defendant's motion [228] *in limine* to exclude any reference to the loss reserves established by the defendant.

These motions will be granted.

Any grant that may have been obtained by the plaintiffs through the Mississippi Development Authority is not relevant to the issues that will be decided at trial.

Any possible effect a verdict against the defendant may have on the calculation of insurance premiums is not relevant to the issues that will be decided at trial.

The defendant's having established a loss reserve and the amount of that reserve are not relevant to the issues that will be decided at trial.

Accordingly, it is

ORDERED

That Plaintiffs' motion [221] *in limine* to exclude evidence relating to a grant provided by the Mississippi Development Authority is **GRANTED**;

That Plaintiffs' motion [220] *in limine* to exclude any reference to any possible effect a verdict against the defendant may have on insurance premium rates is **GRANTED**; and

That Defendant's motion [228] *in limine* to exclude any reference to the loss reserves it has established is **GRANTED**.

SO ORDERED this 3rd day of February, 2009.

s/ <u>L. T. Senter, Jr.</u> L. T. SENTER, JR. SENIOR JUDGE